

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION

IN RE:

DESIREE L. BYRD,

Debtor.

CASE NO. 03-40750

Chapter 7

CITIBANK (SOUTH DAKOTA), N.A.,

Plaintiff,

v.

ADV. PROC. NO. 03-80033

DESIREE L. BYRD,

Defendant.

JUDGMENT

Desiree L. Byrd, pro se
David Lloyd Merrill, Counsel for Citibank, N.A.

These proceedings having come before the Court and a decision having been duly rendered; it is

ORDERED and **ADJUDGED** that pursuant to Rule 58 of the Federal Rules of Civil Procedure and Bankruptcy Rule 9021, a **NONDISCHARGEABLE JUDGMENT** in the amount of FIVE THOUSAND SEVEN HUNDRED THIRTEEN AND NO/100 DOLLARS (\$5,713.00) plus interest accruing at the rate of eleven percent (11%) per annum be and it hereby is **ENTERED** by default in favor of the Plaintiff, Citibank (South Dakota) N.A., and against the Defendant herein, Desiree L. Byrd.

Dated: February 17, 2006


WILLIAM S. SHULMAN
CHIEF U.S. BANKRUPTCY JUDGE

HEREBY CERTIFY that this is a true and correct copy of the original on file in the office of the Clerk, United States Bankruptcy Court for the Northern District of Florida.

WILLIAM W. BLEVINS, Clerk, Bankruptcy Court
By 
Deputy Clerk